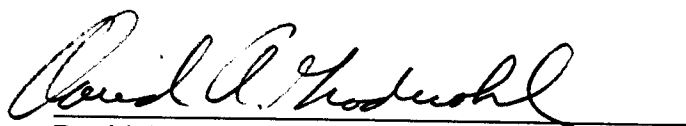


**CERTIFICATE OF SERVICE**

David A. Gradwohl, Esquire, hereby certifies that a true and correct copy of the Notice of Voluntary Dismissal has been filed electronically and is available for viewing and downloading from the ECF System. In addition, a true and correct copy was served by regular U.S. Mail, postage pre-paid, upon:

Douglas J. Smillie, Esquire  
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4001 Schoolhouse Lane, P.O. Box 219  
Center Valley, PA 18034-0219

FOX, ROTHSCHILD, O'BRIEN & FRANKEL, LLP

A handwritten signature in black ink, appearing to read "David A. Gradwohl", written over a horizontal line.

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Attorneys for Plaintiff, Third Federal Savings Bank

Dated: November 20, 2002